

What is claimed is:

- Sub 6
1. 1) A method of managing and assessing a set of risks relative to a financial product,  
2) said method being accessed through a data processing system, wherein said  
3) data processing system comprises a series of nodes operatively connected with  
4) each other, said method comprising the steps of:  
5) (a) performing an application processing procedure, comprising a check of  
6) the creditworthiness of one or more selected customers; and issuing a financial  
7) product to said customer if said customer is determined to be creditworthy, thus  
8) resulting in an accepted customer, and declining said application if said customer  
9) is determined to be not creditworthy;  
10) (b) assessing a credit authorization request from a merchant or a system  
11) user, wherein said request is initiated by a use of said financial product;  
12) (c) utilizing a predictive modeling routine to perform said assessment;  
13) (d) accepting or declining said credit authorization request as based upon an  
14) outcome of said assessment; and  
15) (e) downloading said assessment result to said data processing system for  
16) transfer to a database accessible by one or more remote nodes of said system.

2. The method of claim 1, [wherein said financial product is a credit card.]

3. The method of claim 1, [wherein said accepted customer is a business entity.]

- Sub 7
4. 1) The method of claim 1, [wherein said accepted customer is an individual] and  
2) wherein said account is representative of said business affiliation and said risk is  
3) a function of said individual's profile.
- (3)  
(na b)
- which one?

- (which one?)

- which one?

- 2 (only one)

- defined area/of risk.

- determine the effectiveness of said assessment methodology.

- for eliminating a portion of said population that does not pass through said filter.